

Certificate Number: 12433-PAE-DE-026910643

Bankruptcy Case Number: 16-10324



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2016, at 7:53 o'clock PM EST, Elbert Sanders completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 7, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher